# ST. CROIX YACHT CLUB APPLICATION FOR MEMBERSHIP PACKET



Ahoy! Greetings from the St. Croix Yacht Club!

Thank you for your interest in membership to the St. Croix Yacht Club. We pride ourselves in being the largest and finest boating club in the upper Midwest. We promote social and aquatic functions for our membership and provide boating safety and education as well.

For your membership to be considered you must complete and submit the following:

#### 1 LETTER OF INTEREST

- Write a brief letter that will introduce all applicants to the Board of Directors
- 2 ST. CROIX YACHT CLUB APPLICATION FOR MEMBERSHIP
  - Filled out completely and signed by all applicants
- 3 SPONSORSHIP RECOMMENDATION and CHECKLIST
  - Filled out completely by YOUR SPONSOR
- 4 BOAT INSPECTION FORM
  - Filled out completely by YOUR SPONSOR and signed by YOUR SPONSOR and BOARD SPONSOR
- 5 NEW MEMBER FEES WORKSHEET
  - Filled out completely with PAYMENT ATTACHED
- 6 PROMISSORY NOTE necessary ONLY IF the full capital investment is NOT paid with application
  - Filled out completely and signed by all applicants

Once you have completed the packet in its entirety, please contact our SCYC MEMBERSHIP CHAIR:

Justin Herman, Membership Chair Email: membership@stcroixyachtclub.com Cell phone 612-214-5137

#### **IMPORTANT: YOUR APPLICATION FORMS WILL BE COLLECTED DURING YOUR INTERVIEW**

The Membership Chair will set up a brief, in-person interview with you to collect the Membership Packet and New Member Fees. The Membership Chair will then present your Membership Packet to the SCYC Board of Directors at the very next Board Meeting (typically held once monthly).

The result of the presentation of your Membership Packet will be relayed to you within one day following the Board Meeting. If you are accepted into the club, you MUST ATTEND a NEW MEMBER ORIENTATION meeting <u>PRIOR</u> to using the SCYC club facilities or beaches.



## ST. CROIX YACHT CLUB APPLICATION FOR MEMBERSHIP

You must have a St. Croix Yacht Club member with a minimum of 2 years membership sponsor your application.

APPLICANT INFORMATION				
Membership Type: Single Joint*				
MEMBER				
Last Name	First Name	M.I.		
Home Phone	Cell Phone	Occupation		
Email				
Years of boating experience	Safety courses attended			
MEMBER (JOINT)				
Last Name	First Name	First Name M.I.		
Home Phone	Cell Phone Occupation			
Email				
Years of boating experience	Safety courses attended			
STREET ADDRESS				
Street Address	City State	Zip		
ADDITIONAL INFORMATION				
Children's Names & Ages				
Please indicate what event you would li	ke to volunteer for:			
Have you been a guest on our beaches?	Yes No At a social event?	Yes 🗌 No		
How did you hear about the St. Croix Ya	cht Club? 🗌 Internet 🗌 Facebook	Friends Other		
Have applicant(s), applicant's spouse, or	r any dependents under the age of 21 ev	er been convicted of a sexual offense?		
Yes No If yes, please attach de	etails.			
Have applicant(s), applicant's spouse, or any dependents under the age of 21 ever been convicted of a felony?				
Have applicant(s), applicant's spouse, or	r any dependents under the age of 21 eve	er been convicted of a felony?		
Have applicant(s), applicant's spouse, or Yes No If yes, please attach de		er been convicted of a felony?		
		er been convicted of a felony?		
Yes No If yes, please attach de		er been convicted of a felony? Sponsor Email		
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Yes No If yes, please attach de SPONSOR INFORMATION Sponsor Name	etails.			
Yes No If yes, please attach de SPONSOR INFORMATION Sponsor Name BOAT INFORMATION	etails. Sponsor Phone			
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\_Date\_\_\_\_\_



# SPONSORSHIP RECOMMENDATION and CHECKLIST

### (TO BE COMPLETED BY THE SPONSOR)

Sponsor must be a St. Croix Yacht Club member with a minimum of 2 years membership. The Board of Directors is aware that the sponsor is not a boat surveyor and has not been provided any training prior to this inspection. This inspection is solely for informational purposes. The Sponsor and Board of Directors accept no liability for this inspection.

Sponsor's Name:	Phone:	

As a New Member Sponsor, it is your responsibility to assure the Board of Directors, to the best of your ability, that the applicant(s) meets the qualifications for membership in the St. Croix Yacht Club as set forth in its Bylaws. You agree to act as a mentor and an educator and serve as a contact for communication between the Board of Directors and the Applicant(s) for the first year of membership. As a sponsor, you also agree to attend the New Member Orientation with the New Member(s).

INFORMATION		
Applicant Name(s)	How long have you known the applicant(s)?	
Do you know the Applicant(s) to be safe and courteous boaters? Yes No		
PLEASE INITIAL THE FOLLOWING	INITIAL HERE	
I have reviewed the Beach and Club House Rules of the St. Croix Yacht Club with the Applicant(s)		
I have reviewed the Party/Social schedule with the Applicant(s) and assisted them in choosing a committee to serve on during their first year of membership		
BOAT INFORMATION		
Boat Make	Year Length	
Permanently affixed head? Yes No	Holding tank size	
	Length of power cords	
Power requirements 30 amp 50 amp	Are power cord ends and boat receptacles in good condition? Yes No	
Proper size "Danforth" style anchors? Yes No	Approx. length of lines (at least 1.5 x boat length)	
Are lines in good condition and proper thickness?	Fire extinguishers on board? Yes No	
Are there proper sized fenders on board? Yes No	Is the VHF radio functioning? Yes No	
Is the horn operating properly? Yes No	Is there adequate number of Coast Guard approved PFD's on board? Yes No	
Comments		
I agree to sponsor the Applicant(s) and recommend approval for membership in the St. Croix Yacht Club. I further agree to review this recommendation with a current member of the Board of Directors who will act as the Board Sponsor. (This application will not be considered without a Board Sponsor. It is the Sponsor's responsibility to contact a member of the Board of Directors)		
Sponsor's Name (print) Signa	ature Date	

Board Sponsor's Name (print). \_\_\_\_\_\_ Signature \_\_\_\_\_\_



All New Members of the St. Croix Yacht Club are required to pay a one-time fee to the CAPITAL INVESTMENT FUND. The fund was established to assist in capital improvements and maintenance of our properties. As a new member, there are no annual dues required in your first year.

#### Current Capital Investment - Resident, Non-Resident, and Social: \$3,000

- Payable in 1, 2, or 3-year payment option •
- An 8% finance charge will be applied to the 2- and 3-year payment options
- An 8% finance charge will be applied to the 2- and 3-year payment options •
- Membership privileges of voting and holding office will not be granted until complete satisfaction of the Capital **Investment Fund Fee**
- Membership will be revoked if extended payments are defaulted ٠

New Associate Members will pay 50% of the Current Capital Investment. An initial payment of 20% is due with the application and the additional balance will be due in four equal installments over the next 4 years. Same conditions apply as stated above.

MEMBERSHIP CLASSIFICATIONS		
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Resident Boating Membership	Members whose boat is used on the St. Croix River and/or Mississippi River
Non-Resident Boating Membership	Members who do not have a boat or use their boats in areas other than the St. Croix River and/or Mississippi River. This membership includes the right to vote and hold office.
Social Membership	Members who do not own a boat, do not have beaching privileges on Club property, and cannot vote or hold office.
Associate Membership	A son or daughter of a current member in good standing

**MEMBERSHIP CLASS BEING APPLIED FOR:** 

- Resident
- Non-Resident
- Social
- Associate

**CAPITAL INVESTMENT FUND:** 

Full payment \$3,000

2 Year Option \$1,620

3 Year Option \$1,080

Associate \$1,500 (\$300 minimum due with application)

**Total Amount Submitted with Application:** \$\_\_\_\_\_



# PROMISSORY NOTE page 1 (TO BE COMPLETED ONLY IF THE ENTIRE CAPITAL INVESTMENTIS NOT PAID IN FULL AT THE TIME OF APPLICATION)

## PROMISSORY NOTE ("NOTE")

US

Stillwater, Minnesota

("Borrower(s)"),

(\$1,620/2 years or \$1,080/3 years)

Date:

#### FOR VALUE RECEIVED, the undersigned

whose address is hereby promises to pay to St. Croix Yacht Club, a Minnesota Corporation ("Lender"), at , or such other place as the holder hereofmay designate in writing, in lawful money of the United States of America and in immediately available funds, the principal sum of and No/100 Dollars ()(the"Principal Balance") or, if less, the amount of all advances made by Lender to Borrower under this Note, due and payable, together with accrued, unpaid interest, if any, as herein specified. The Principal Balance of this Note outstanding from time to time shall bear eight (8%) percent simple interest, from the date funds are actually advanced to Borrower and computed on a basis of a 365-day year and the actual number of days elapsed (the "Interest").

Accrued and outstanding Principal and Interest shall be paid in one \_\_\_\_\_ or two \_\_\_\_\_ installments to be paid on or before the 15th day of February each calendar year beginning with the first calendar year arising after the date of this Note for one \_\_\_\_\_\_ or two \_\_\_\_\_\_ calendar years. The first year's payment, although it may befor a partial calendar year period, shall be a full payment of (\$1,620 / 2 years or \$1,080 / 3 years) of the original Principal Balance and any accrued and outstanding Interest, unless earlier paid.

Payment shall be applied first to accrued, unpaid Interest and the balance to reduction of the Principal Balance. This Note may be prepaid at any time without penalty.

This Note shall be immediately due and payable, including accrued, unpaid Interest, if any, without demand or notice thereof upon the filing of a petition by or against Borrower under the United States BankruptcyCode, or Borrower shall: be declared insolvent; make a general assignment of its assets to its creditors; or have appointed a receiver to manage its assets.

For purposes of this Note, any of the following shall be "an Event of Default":

Borrower shall fail to pay, when due, any installment of Principal Balance or Interest hereon; or

Borrower shall default in the performance of any of its obligations hereunder; orlf

Borrower is a natural person, Borrower shall die.

If Borrower is an entity, Borrower shall be dissolved



Upon the occurrence of an Event of Default, and in addition to all other remedies available at law or equity, Lender or other holder hereof may, at its option and without notice or demand, declare the entire Principal Balance, together with all accrued, unpaid Interest, to be immediately due and payable.

In the event of failure to pay the Principal Balance or Interest or other Event of Default, Borrower agrees to pay all costs and collections, including reasonable attorneys' fees and legal expenses, whether or notlegal proceedings are commenced.

Borrower and all makers, endorsers, sureties, guarantors and other accommodation parties agree to waive all defenses based on suretyship or impairment of collateral. Each further agrees that no delay or omission on the part of Lender in exercising any right hereunder shall operate as a waiver of such right or anyremedy under this Note, and that a waiver on any one occasion shall not be construed as a waiver of any suchright or remedy on a future occasion.

All notices, requests, demands and other communications provided for, or permitted hereunder must be in writing and must be mailed or delivered to the applicable party at its address set forth above.

All covenants, promises, conditions, representations and agreements contained herein shall be binding upon, apply and inure to the parties hereto and their respective heirs, executors, administrators, successors and assigns.

This Note shall be governed by, and construed in accordance with, the laws of the State of Minnesota.

Duly signed this \_\_\_\_\_day of \_\_\_\_\_, \_\_\_\_\_ (Day) (Month) (Year)

Signature of member applicant

Printed name of member applicant

Signature of member co-applicant

Printed name of member co-applicant